

Legal expenses insurance



Whether it's a rent increase, a car accident or online fraud, we'll be by your side in the event of any legal disputes – in Switzerland and around the world.

Supplementary insurance

Legal expenses

Helsana Advocare PLUS¹

Inexpensive civil and motorists' legal expenses cover

➔ helsana.ch/en/advocare-plus



Europe-wide personal and motorists' legal expenses cover

Europe-wide insurance for legal cases in civil and motoring law, expert legal advice

Europe

Europe: up to CHF 300,000
Legal advice expenses cover up to CHF 300

Free choice of lawyer

In some cases CHF 300

Civil legal expenses coverage

- Enforcement of non-contractual claims for compensation
- Criminal defence against an insured person
- Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer
- Contractual disputes, e.g. related to purchase agreements, travel contracts or orders

up to CHF 3,000

- Disputes with neighbours, e.g. owing to disturbances
- Disputes concerning constructions requiring permits, e.g. extensions or conservatories

Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

- Enforcement of claims for damage to property, e.g. to your car
- Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle (max. CHF 3,000)
- The provision of defence in criminal proceedings, e.g. for an unwarranted fine
- Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations

Motor vehicles and watercraft registered under the name of the policyholder

- Holders or drivers of a motor vehicle or watercraft
- Pedestrians, cyclists, moped riders or passengers in any form of transport

¹ Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

Discounts offered under legal expenses insurance

Children up to the age of 18
100% discount with
TOP, COMPLETA or OMNIA
75% discount without
TOP, COMPLETA or OMNIA

Young people aged 19 to 25
50% discount

Adults from the age of 26
25% discount when you take
out Advocare PLUS/EXTRA
as part of a family contract
(from two adults)

Legal expenses

Top seller

Helsana Advocare EXTRA¹

Global Internet, civil and motorists' legal expenses cover

→ helsana.ch/en/advocare-extra



Worldwide civil, motorists' and Internet legal expenses cover

Global insurance for legal cases in civil, motoring and Internet law, expert legal advice

Worldwide

Europe: up to CHF 1 million
Outside Europe: up to CHF 100,000
Legal advice cover up to CHF 1,000

Free choice of lawyer

None

Civil legal expenses coverage

- Enforcement of non-contractual claims for compensation
- Criminal defence against an insured person
- Legal disputes with a general or health insurer or a pension fund, tenant against landlord, employee or civil servant against employer
- Contractual disputes, e.g. related to purchase agreements, online agreements, travel contracts or orders

Up to CHF 10,000

- Disputes with neighbours, e.g. owing to disturbances
- Disputes concerning constructions requiring permits, e.g. extensions or conservatories
- Legal disputes as a landlord against tenants
- Ownership rights
- Cases relating to building and planning law

Personal, family and inheritance law, tax law, purchase of property and all legal areas not otherwise covered

Motorists' legal expenses cover

- Enforcement of claims for damage to property, e.g. to your car
- Contractual disputes, e.g. related to the purchase, leasing, rental or repair of a vehicle
- The provision of defence in criminal proceedings, e.g. for an unwarranted fine
- Representation in administrative proceedings, e.g. following warnings owing to infringements of road traffic regulations

Motor vehicles, watercraft and aircraft registered under the name of the policyholder

- Holders or drivers of a motor vehicle or watercraft
- Pedestrians, cyclists, moped riders or passengers in any form of transport
- Holders or pilots of aircraft

Internet legal expenses cover

Up to CHF 50,000

- Disputes associated with cyberbullying
- Disputes where the insured is the victim of a phishing or hacking attack or fraudulent credit card use
- Disputes resulting from the infringement of copyright, name and trademark rights
- Property insurance benefits up to CHF 1,000, e.g. compensation in the event of non-delivery or delivery of the wrong items under online agreements or for deletion of Internet content which violates personality rights

¹ Can be taken out for a reduced price in combination with TOP, COMPLETA or OMNIA

We are here to help you.
Throughout your life. Helping you
stay healthy. So that you recover
quickly. Or can live a better life
when affected by illness.

We are happy to help.

Helsana Group

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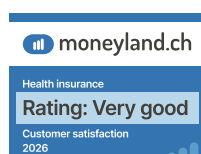
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